

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 23-10086-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Moshe Cohen  
7 Stanford Court  
West Orange, NJ 07052

Social Security No.:  
xxx-xx-0560

Employer's Tax I.D. No.:

---

**Notice of Filing of Proof of Claim Pursuant to Fed.R.Bank.P. 3004**

Please be advised that Ilissa Churgin Hook the Trustee in the above captioned case filed a proof of claim on behalf of the following creditor(s) on 9/3/24.

Ilissa Churgin Hook (ADMINISTRATIVE)  
c/o Norgaard O'Boyle & Hannon  
184 Grand Avenue  
Englewood, NJ 07631

Dated: September 9, 2024

JAN: dmc

Jeanne Naughton  
Clerk

In re:  
Michael Moshe Cohen  
Debtor

Case No. 23-10086-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 09, 2024

User: admin  
Form ID: 226

Page 1 of 5  
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Michael Moshe Cohen, 7 Stanford Court, West Orange, NJ 07052-2023
519826969	+ 20 Continental Drive, L.L.C., 500 Plaza Drive - P.O. Box 1515 -, Secaucus NJ 07096-1515
520382218	+ All Jays Enterprises, Inc., Archer & Greiner, P.C., Attn:D.Leney, H., 1025 Laurel Oak Road, Voorhees, NJ 08043-3506
519826182	American Express, PO BOX 29787, FORT LAUDERDALE FL
519824638	Bank of America/Real Time Resolutions, P.O. Box 36655, Dallas, TX 75235-1655
520382219	+ Cappy Brothers Transport, Inc., Archer & Greiner, P.C., Attn:D.Leney, H., 1025 Laurel Oak Road, Voorhees, NJ 08043-3506
519874474	+ Congregation AABJ&D, 700 Pleasant Valley Way, West Orange NJ 07052-2399
519826967	+ Joseph Kushner Hebrew Acadamy, 110 South Orange Avenue, Livingston, NJ 07039-4904
519874479	+ Joseph Kushner Hebrew Academy, 110 South Orange Avenue, Livingston NJ 07039-4904
520382220	Joseph T. Capriglione, Archer & Greiner, P.C., Attn:D.Leney, H., Voorhees, NJ 08043
519826970	Pet Needs-Totowa (, 52 Continental Drive), L.C.C 5, 00 Plaza Drive - P.O. Box 1515 -, Secaucus, NJ 07096-1515
520007764	+ Pet Needs-Totowa (25 Continental), L.L.C., 500 Plaza Drive, P.O. Box 1515, Secaucus, NJ 07096-1515
519874484	+ Pet Needs-Totowa 52 Continental Drive L.L.C., 500 Plaza Drive, PO Box 1515, Secaucus NJ 07096-1515
519874486	+ Roger Fidler, 1522 Gardner Drive, Lutz FL 33559-3305
519874481	+ Select Portfolio Management, PO Box 65250, Salt Lake City UT 84165-0250
519826963	TJMAXX Credit Services, PO Box 530948, Atlanta, GA 30353-0948
520021966	+ U.S. Bank N.A., Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
520375255	U.S. Bank N.A., as trustee, on behalf of the, holders of the J.P. Morgan Mortgage Trus, 2007-S3 Mortgage Pass-Through Certificat, Select Portfolio Servicing, Inc., P.O. Box 65250 Salt Lake City, UT 84165-0250
520378906	U.S. Securities and Exchange Commission, 950 East Paces Ferry Road, NE, Suite 900, Atlanta, GA 30326-1382
519874480	Yeshivat Lev HaTorah, Nachal Ein, Ramat Beit Shemesh, Israel 9909884

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 09 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519826959	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 09 2024 20:59:27	AFFIRM INC, 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716
519954899	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:48:11	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519843588	Email/PDF: bncnotices@becket-lee.com	Sep 09 2024 20:48:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519824639	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 09 2024 20:48:34	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
519956673	+ Email/PDF: ebn_ais@aisinfo.com	Sep 09 2024 20:48:06	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519956634	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 09 2024 20:48:40	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519826956	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Sep 09, 2024

Form ID: 226

Total Noticed: 72

519874473	Email/Text: BKPT@cfna.com	Sep 09 2024 20:33:00	Community Bank, PO BOX 182789, COLUMBUS, OH 43218-2789
519826965	Email/Text: BKPT@cfna.com	Sep 09 2024 20:32:00	Credit First National Association, PO Box 81083, Cleveland OH 44181
519826185	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 09 2024 20:32:00	Credit First National Association, PO Box 81083, Cleveland OH 44181 \$400
519826949	+ Email/Text: mrdiscen@discover.com	Sep 09 2024 20:48:06	Macys, PO BOX 8218, Mason OH 45040
519952808	Email/Text: mrdiscen@discover.com	Sep 09 2024 20:32:00	Discover, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
519826183	Email/Text: BNSFN@capitalsvcs.com	Sep 09 2024 20:32:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
519826184	Email/Text: BNSFS@capitalsvcs.com	Sep 09 2024 20:32:00	First National Credit Card (Legacy), 500 E 60TH ST N, Sioux Falls, SD 57104
519874469	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 09 2024 20:34:00	FIRST SAVINGS BANK, 500 E 60TH ST N, SIOUX FALLS,SD
519826961	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 09 2024 20:34:00	Genesis FB Card Services, PO Box 4488, Beaverton OR 97076-4402
519826960	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 09 2024 20:47:41	Genessis FB Card Services, P.O Box 4488,, Beaverton OR 97076-4402
519874467	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 09 2024 20:47:42	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
520382125	Email/Text: Trustee@hookandfatovich.com	Sep 09 2024 20:32:00	Home Depot Credit Services, PO Box 9001010, Louisville CA 40290-1010
520020204	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 09 2024 20:33:00	Ilissa Chargin Hook, c/o Norgaard O'Boyle & Hannon, 184 Grand Avenue, Englewood, NJ 07631
519954897	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:48:33	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519874361	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:47:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519826186	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:47:35	MERRICK BANK - Agent, 10705 S Jordan Gateway #200, South Jordan UT 84095-3977
519826957	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2024 20:33:00	MERRICK BANK CORP, PO BOX 9201, Old Bethpage NY 11804-9001
519826964	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 09 2024 20:48:39	MIDLAND CREDIT Management, P.O. Box 939069, San Diego, California 92193-9069
519874464	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2024 20:33:00	Macy's, PO BOX 71359, PHILADELPHIA, PA 19176-1359
520011715	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2024 20:33:00	Midland Credit Management, PO Box 939069, San Diego CA 92193-9069
519826955	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 09 2024 20:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520382180	^ MEBN	Sep 09 2024 20:33:45	Milestone Genesis, FB Card Services, PO BOX 4499, BEAVERTON, OR 97076-4499
519826950	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:48:43	Norgaard O'Boyle & Hannon, 184 Grand Avenue, Englewood, NJ 07631-3578
519826951	+ Email/Text: bkrgeneric@penfed.org	Sep 09 2024 20:32:00	Oollo Credit Card, PO BOX 9222, OLD BETHPAGE, NY 11804-9222
			PENTAGON FEDERAL credit union, 2930 EISENHOWER AVE, ALEXANDRIA, VA 22314-4557

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Sep 09, 2024

Form ID: 226

Total Noticed: 72

519826958	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 09 2024 20:59:22	PORTFOLIO RECOV ASSOC, 150 CORPORATE BLVD, NORFOLK, VA 23502-4952
520019136	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 09 2024 20:59:20	Portfolio Recovery Associates, LLC, c/o Cheapoair, POB 41067, Norfolk VA 23541
519979666	Email/Text: bnc-quantum@quantum3group.com	Sep 09 2024 20:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519953405	Email/Text: bnc-quantum@quantum3group.com	Sep 09 2024 20:33:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520021609	Email/Text: bkdepartment@rtresolutions.com	Sep 09 2024 20:33:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
519826971	+ Email/Text: secbankruptcy@sec.gov	Sep 09 2024 20:33:00	Securities & Exchange Commission, 100 F Street NE, Washington DC 20549-2001
519874485	+ Email/Text: secbankruptcy@sec.gov	Sep 09 2024 20:33:00	Securities & Exchange Commission, 100 F Street NE, Washington DC 20549-2001
520020673	+ Email/PDF: ebn_ais@aisinfo.com	Sep 09 2024 20:59:09	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519805541	^ MEBN	Sep 09 2024 20:34:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826952	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 09 2024 20:47:35	Synchrony Bank Amazon, PO BOX 965015, ORLANDO, FL 32896-5015
519826953	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 09 2024 20:59:11	Synchrony Bank PPC, PO BOX 530975, ORLANDO, FL 32896-0001
519826954	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 09 2024 20:47:59	Synchrony Bank TJMAXX, PO BOX 965015, ORLANDO, FL 32896-5015
520376921	Email/Text: bncmail@w-legal.com	Sep 09 2024 20:33:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
519952498	+ Email/PDF: ebn_ais@aisinfo.com	Sep 09 2024 20:48:34	TD Bank, USA, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519826962	+ Email/Text: bncmail@w-legal.com	Sep 09 2024 20:33:00	Target Red Card Services, P.O Box 660170, Dallas TX 75266-0170
520170769	+ Email/Text: RASEBN@raslg.com	Sep 09 2024 20:32:00	U.S. Bank N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520323109	+ Email/Text: RASEBN@raslg.com	Sep 09 2024 20:32:00	U.S. Bank N.A., as trustee, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
519826966	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 09 2024 20:33:00	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
519952923	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 09 2024 20:33:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519989513	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 09 2024 20:59:22	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 52

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
519826968		Yeshivat Lev HaTorah, Nachal Ein Gedi, 37 Ramat Beit Shemesh 9909884
519874483	*+	20 Continental Drive L.L.C., 500 Plaza Drive, PO Box 1515, Secaucus NJ 07096-1515
519874466	*+	AFFIRM INC, 650 California St FL 12, San Francisco CA 94108-2716
519974683	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519874482	*+	Bank of America Real Time Resolutions, PO Box 36655, Dallas TX 75235-1655
519874475	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874476	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874477	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874463	*+	Community Bank, PO Box 182789, Columbus OH 43218-2789
519874468	*+	Home Depot Credit Services, PO Box 9001010, Louisville CA 40290-1010
519874472	*+	Macys, PO Box 71359, Philadelphia PA 19176-1359
519874462	*+	Milestone Genesis FB Card Services, PO Box 4499, Beaverton OR 97076-4499
519874457	*+	Ollo Credit Card, PO Box 9222, Old Bethpage NY 11804-9222
519874458	*+	Pentagon Federal Credit Union, 2930 Eisenhower Ave, Alexandria VA 22314-4557
519874465	*+	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk VA 23502-4952
519874459	*+	Synchrony Bank Amazon, PO Box 965015, Orlando FL 32896-5015
519874460	*+	Synchrony Bank PPC, PO Box 530975, Orlando FL 32896-0001
519874461	*+	Synchrony Bank TJMAXX, PO Box 965015, Orlando FL 32896-5015
519874471	*+	TJMAXX Credit Services, PO Box 530948, Atlanta GA 30353-0948
519874470	*+	Target Red Card Services, PO Box 660170, Dallas TX 75266-0170
519874478	*+	US DEPT OF ED/GLELSI, PO Box 7860, Madison WI 53707-7860
520329481	*+	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2024 at the address(es) listed below:**

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank N.A. ajennings@hillwallack.com
Brian Gregory Hannon	on behalf of Trustee Ilissa Churgin Hook bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian.g.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Trustee Ilissa Churgin Hook cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cassandra.b124931@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas G. Leney	

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Sep 09, 2024

Form ID: 226

Total Noticed: 72

on behalf of Creditor All Jays Enterprises Inc. dleney@archerlaw.com, ahuber@archerlaw.com

Douglas G. Leney

on behalf of Creditor CBTI Inc. dleney@archerlaw.com, ahuber@archerlaw.com

Douglas G. Leney

on behalf of Creditor Cappy Brothers Transport Inc. dleney@archerlaw.com, ahuber@archerlaw.com

Douglas G. Leney

on behalf of Creditor Joseph T. Capriglione dleney@archerlaw.com ahuber@archerlaw.com

Geoffrey P. Neumann

on behalf of Debtor Michael Moshe Cohen geoff.neumann@gmail.com  
timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreyn.b127774@notify.bestcase.com

Ilana Volkov

on behalf of Creditor 20 Continental Drive LLC. ivolkov@mcgrailbensinger.com

Ilana Volkov

on behalf of Creditor Pet Needs-Totowa (25 Continental Drive) LLC ivolkov@mcgrailbensinger.com

Ilissa Churgin Hook

on behalf of Trustee Ilissa Churgin Hook Trustee@norgaardfirm.com J116@ecfcbis.com

John O'Boyle

on behalf of Trustee Ilissa Churgin Hook joboyle@norgaardfirm.com  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com;o'boyle.johnb  
124931@notify.bestcase.com

Kenneth Borger, Jr

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage  
Pass-Through Certificates kborger@raslg.com

Keri P. Ebeck

on behalf of Creditor Real Time Resolutions Inc. KEBECK@BERNSTEINLAW.COM,  
btemple@berNSTEINLAW.COM;kebeck@ecf.courtdrive.com;agilbert@berNSTEINLAW.COM

Kimberly A. Wilson

on behalf of Creditor U.S. Bank N.A. as trustee kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Milica A. Fatovich

on behalf of Trustee Ilissa Churgin Hook mfatovich@norgaardfirm.com  
mfatovich@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;amartinez@norgaardfirm.com

Roger Fay

on behalf of Creditor U.S. Bank N.A. as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

Roger L. Fidler

on behalf of Creditor Nancy Louise Cohen rfidler0099@aol.com

Timothy P. Neumann

on behalf of Debtor Michael Moshe Cohen timothy.neumann25@gmail.com  
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.  
com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 22